



Order Filed on September 30, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

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*Attorney for Secured Creditor*

In re:

Veronica C. Radgman

Debtor.

Chapter: 13

Case No.: 18-19778-MBK

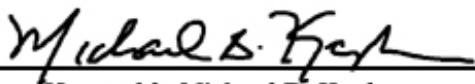
Hearing Date: July 22, 2020

Judge: Michael B. Kaplan

**ORDER RESOLVING CERTIFICATE OF DEFAULT**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: September 30, 2020**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Debtor: Veronica C. Radgman  
Case No.: 18-19778-MBK  
Caption of Order: **ORDER RESOLVING CREDITOR'S CERTIFICATION OF  
DEFAULT**

THIS MATTER having been opened to the Court upon the Certification of Default (“COD”) filed by Specialized Loan Servicing LLC as servicer for Deutsche Bank National Trust Company, as Trustee for HSI Asset Securitization Corporation Trust 2007-NC1, Mortgage Pass-Through Certificates, Series 2007-NC1 (“Creditor”), and whereas as of September 2, 2020, the total post-petition arrearage due on the underlying loan secured by a mortgage on the property located at 702 Wakefield Road, Neptune, NJ 07753 (“Property”) was **\$7,959.22**, it is hereby **ORDERED:**

1. The automatic stay provided under 11 U.S.C. §362(a) and co-debtor stay provided under 11 U.S.C. §1301 shall remain in effect as to Movant’s interest in the Property provided that the Debtor complies with the following:

- a. On or before October 1, 2020 and continuing on the first day of each subsequent month thereafter, the Debtor shall cure the entire post-petition arrearage by tendering directly to Creditor six equal monthly payments in the amount of \$1,326.72 each and continuing thereon until the post-petition arrearage is paid in full;
- b. The Debtor shall resume making the regular contractual monthly payments directly to Creditor as each becomes due, beginning with the August 1, 2020 payment and continuing thereon per the terms of the underlying loan; and
- c. Remain current on all post-petition payment obligations, as well as all payments being paid through the Chapter 13 Plan.

2. All payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, P.O. Box 636007, Littleton Colorado, 80163.**

3. The Debtor will be in default under the Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

In re:  
Veronica C. Radgman  
Debtor(s)

Case No. 18-19778-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Sep 30, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2020:

Recip ID	Recipient Name and Address
db	+ Veronica C. Radgman, 702 Wakefield Road, Neptune, NJ 07753-4239

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company As Trustee Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Kevin C. Fayette	on behalf of Debtor Veronica C. Radgman kfayette@kevinfayette.com
Rebecca Ann Solarz	

District/off: 0312-3

User: admin

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Date Rcvd: Sep 30, 2020

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor Deutsche Bank National Trust Company As Trustee Et Al... rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7